

## **EXHIBIT “1”**

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**JANET FASHAKIN, RN., ESQ.**  
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December 20, 2004

By certified mail R.R.R.

TRANSUNION  
2 BALDWIN PLACE ,  
P.O.BOX 1000,  
CHESTER, PA 19022

Dec 20 2004

JANET O. FASHAKIN

SS#: 2357

Re- Negative Report by Nextel Collection Agent on Account

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Dear Credit Report Agency,

It recently came to my attention that without any proper verification, your agency has caused a derogatory report by one Nextel Communication Collection Agency, to be inserted into my credit report.

PLEASE TAKE NOTICE that I hereby categorically DISPUTE owing Nextel Communication \$339.00 as reported by your report.

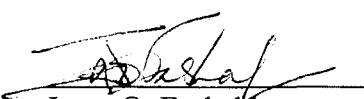
Pursuant to The Fair Credit Reporting Act, I hereby demand that you provide me with the nature, substance and source of this information, specifically the name and address of the Collection Agency that reported this information to you.

PLEASE TAKE FURTHER NOTICE that I hereby demand that within 30 days of this letter you investigate this matter and delete the information if you find the report to be inaccurate, unverifiable or in violation of The Fair Debt Collection Practices Act.

Based on the foregoing, I hereby request a copy of my credit report with a free credit score because I was denied credit in the last 60 days.

Thank you.

Sincerely,

  
Janet O. Fashakin